

**TO**: Sunnyvale Homeowner

FROM: Val Rivera, Sr. Housing Rehabilitation Specialist

**RE**: Application Instructions for Paint Program

Thank you for your inquiry in the City of Sunnyvale's Housing Rehabilitation Program. Please find the attached Notice and Application for either the Paint Loan or Grant Program.

#### Instructions

1. Complete Paint Loan **or** Grant Application: (See attached Notice)
Verification of age (Copy of picture ID, showing date of birth) or disability
and income must be attached. The City needs to verify income of <u>all</u>
household members eighteen and older. If you can furnish proof that
household members between the ages of eighteen and twenty-three are
full-time students, their incomes do not have to be included.

For <u>every adult</u> household member living in the home, please provide copies, if applicable, with your signed application of the following:

- 2. Copy of most recent Federal Tax Form (1040)
- 3. Two (2) most recent paycheck stubs
- 4. Verification of regular taxable and non-taxable income such as: Social Security, Disability, AFDC, unemployment, Pension/annuity etc.
- 5. Verification of other regular monthly income

If you have your own business, include copies of your most recent two consecutive years of tax returns e.g. 2001 and 2002. If you have automatic deposit for Social Security or for any other regular monthly income, your most recent bank statement may be submitted.

Attached are the current income eligibility guidelines. There is also a limit on the amount of assets you can have, with the exception of the value of your home:

If you are age 60 or older, the maximum is \$325,000, If you are under age 60, the maximum is \$200,000.

6. Return completed application, signed copy of "Lead Based Paint Attachment" and documentation to:

City of Sunnyvale Housing Division P.O. Box 3707 Sunnyvale, CA 94088-3707

- 7. Paint Loan or Grant is approved or denied.
- 8. Risk Assessment
- 9. Contractor Selection
- 10. City staff inspects work when it is complete
- 11. Contractor is paid or homeowner is reimbursed

#### **CITY OF SUNNYVALE**

#### **PAINT GRANT APPLICATION**

Return this page along with your income, age or disability verification and a signed copy of the "Lead Based Paint Attachment"

DATE:	CITY SIGNATURE OF APPRO	OVAL:	
DATE:	APPLICANT SIGNATU	JRE:	
DATE:	APPLICANT SIGNATU	JRE:	
I certify that the abov	e information is true and accura	te to the best of my knowled	dge.
The following information federal government program's compliance equal opportunity. Ye this information, but a law provides that	mation is requested by the in order to monitor the ewith federal laws regarding ou are not required to furnish are encouraged to do so. The this program may neither asis of this information, nor on	ALASKAN NATIVE	WHITE OTHER (SPECIFY)
LIST NAMES & AGE	S OF ALL HOUSEHOLD MEME	BERS:	
YEAR HOUSE WAS	BUILT:		
AGE 60 OR OVER, 0	OR DISABLED?YESN	NO	
DO YOU OWN ANDYESNO	OCCUPY THIS HOME AS YOU	R PRIMARY RESIDENCE	?
ADDRESS:		ZIP	
HOMEOWNER:		PHONE:	

IT MAY BE A FEDERAL CRIME, PUNISHABLE BY A FINE OR IMPRISONMENT, OR BOTH, TO KNOWINGLY MAKE ANY FALSE STATEMENTS TO OBTAIN THIS GRANT.

# CITY OF SUNNYVALE- HOUSING REHABILITATION PROGRAM FOR OWNER-OCCUPIED HOUSING LOAN APPLICATION

The following information is requested by the federal government in order to monitor the program's compliance with federal laws regarding equal opportunity. You are not required to furnish this information, but are encouraged to do		AMERICAN INDIAN, ALASKAN NATIVE	WHITE	
		HISPANIC OTHER		
	so. The law provides that this program may neither discriminate on the basis of this information, nor on whether		(SPECIFY) NDER	
you choose to furnish it.		BLACK		
APPLICAN'	Γ	CO-APPLICANT		
Name		Name		
Street Address		Street Address		
City, State, Zip		City, State, Zip		
Social Security No.:		Social Security No.:		
Home Phone No.: ( )		Home Phone No.: ( )		
Driver's Lic. No.:		Driver's Lic. No.:		
Age Married Unmarried Separated	No. of Household members:  No. of Dependant(s) and age(s):	Age Married Unmarried Separated	No. of Household members:  No. of Dependant(s) and age(s):	
Employer:	Years on this job?	Employer:	Years on this job?	
Address: Phone No. ( )	If Self Employed, Type of Business:	Address:  Phone No. ( )	If Self Employed, Type of Business:	
II				

Name and address of nearest relative not living with you:

Phone No. ( )

Name and address of nearest relative not living with you:

Phone No. ( )

### LOAN APPLICATION PAGE 2

Is this your primary residence?		What	What type of unit (single family, mobiliehome, etc.)?				
Title to home is in the Name(s) of:			If the title is not in your Name(s), describe your interest in the property.				
Is this in a Trust?  If so, please provio	de a copy						
Age of Property N	No. of Bedrooms	No. of Baths	Sq. Ftg.	Estimated cu value of home:	urrent	Central AirYes	
Other structures on prop	•						
A. Present Monthly Inc. Applicant's Wages	ncome: \$	Mo	ortgage Pyr		\$		
Co-Applicant's Wag Pensions, Annuities Social Security	\$ \$	Pro Ha	operty Taxe	ance	\$		_
*Other  Total Gross Income	\$ ne \$	Нег	Iaintenance eat & Utiliti otal Housing	ies	\$		
				or Monthly om back of app.)	\$		_
		(Tot	tal Housing	ly Obligations g Expenses & monthly pymts.)	\$		
* Including but not limit adult household memb dividends, etc.	ited to income of al pers, interest,	11					

				LC	DAN APPLICATION PA
ASSETS AND LIABII	LITIES				
ASSETS: Name of D	Depository	Ch	ecking	\$	<del></del>
		Sav	vings	\$	
Name of F	Depository		ecking		
Traine of E	Depository				
Other Assets: Stocks, F	Bonds, Real Property, e		vings	\$	
				\$	
				\$	
Mortgage(s)	Account No.	Original Amount	\$	Balance	Monthly Payment(s)
1 <sup>st</sup>	Account No.	\$	\$	Balance	\$
Mortgage(s)	Account No.		\$	Balance	
Mortgage(s)	Account No.  Account No.	\$		Balance Balance	\$
Mortgage(s)		\$			\$
Mortgage(s)  1 <sup>st</sup> 2 <sup>nd</sup>		\$	\$		\$ \$ Monthly Payment(s)
Mortgage(s)		\$	\$		\$  Monthly Payment(s)  \$
Mortgage(s)		\$	\$ \$		\$  Monthly Payment(s)  \$  \$
Mortgage(s)  1 <sup>st</sup> 2 <sup>nd</sup>		\$	\$ \$ \$		\$ \$ Monthly Payment(s) \$ \$ \$

I/We certify, that the above statements are true, accurate, and supporting documentation to be in accordance with the

Co-Applicant

Date

Department of Housing and Community Development regulations.

Date

Applicant

# HOUSING REHABILITATION PROGRAM FOR OWNER-OCCUPIED HOUSING

# LOAN APPLICATION ATTACHMENT

I/We agree:	
To provide Homeowner's Insurance in an amount liens.	t equal to, or greater than all combined existing
To have the property inspected, by appointment, have been completed satisfactorily.	, to determine that the improvements specified
That the work performed, and the materials us Sunnyvale, but are under warranty by the Contrac	1
That verification may be obtained from any source	e named in this application.
That it may be a Federal crime, punishable by a make any false statements to obtain this loan.	a fine or imprisonment, or both, to knowingly
Signature	Signature
Date	Date

# HOUSING REHABILITATION PROGRAM FOR OWNER-OCCUPIED HOUSING

#### INFORMATION AUTHORIZATION

#### TO WHOM IT MAY CONCERN:

I/We authorize the **CITY OF SUNNYVALE** (Local Entity) and any credit reporting agency utilized by the local entity to verify any information necessary in connection with the City's Housing Rehabilitation Program for Owner-Occupied Housing loan application, including, but not limited to, the following:

- 1) Credit History
- 2) Bank Accounts
- 3) Mortgage History

Authorization is further granted to use a photostatic copy of my/our signature(s) below, to obtain information regarding any of the aforementioned items.

Applicant	Date
Social Security No.	
On Appliance	Data
Co-Applicant	Date
Social Security No.	

## HOUSING REHABILITATION PROGRAM FOR OWNER-OCCUPIED HOUSING

Fair Lending Notice

To: All applicants for a loan under the City of Sunnyvale's Housing Rehabilitation Program for Owner-Occupied Housing.

Under the Housing Financial Discrimination Act of 1977, it is unlawful for a financial institution to refuse to make a loan or to offer less favorable terms than normal (such as a higher interest rate, larger down payment or shorter maturity) based on any of the following:

- 1. Neighborhood characteristics (such as the average age of the homes or the income level in the neighborhood) except to the limited extent necessary to avoid unsafe and unsound business practice.
- 2. Race, sex, or color, religion, marital status, national origin or ancestry.

It is also unlawful to consider, in appraising a residence, the racial, ethnic, or religious composition of a particular neighborhood, or whether or not such composition is undergoing change or is expected to undergo change.

If you wish to file a complaint or if you have any questions about your rights, contact:

Office of Fair Lending
600 South Commonwealth
15<sup>th</sup> Floor
Los Angeles, CA 90005

U.S. Office of Comptroller of the Currency
Consumer Complaint Department
50 Fremont Street, Suite 3900
San Francisco, CA 94105

When you file a complaint, the law requires that you receive a decision within 30 days.

I/We have received a copy of this notice.	
Borrower:	Date:
Borrower:	Date:

# **CITY OF SUNNYVALE**

# LEAD BASE PAINT ATTACHMENT

I have read and received a copy of the Pamphlet entitled "Protect Your Family from Lead in Your Home."

Address:			
Pl	ease check which application you ar	e submitting:	
	Paint Grant		
	Paint Loan		
	Home Access Grant		
	Rehab Loan		
Print Full Name	Date		
Signature			
Print Full Name	Date		
Signature			